Claim 11, lines 1 and 2, delete "any one of the preceding claims" and insert --claim 1--.

Claim 12, lines 1 and 2, delete "any one of the preceding claims" and insert --claim 1--.

Claim 13, lines 1 and 2, delete "any one of the preceding claims" and insert --claim 1--.

Claim 15, line 1, delete "any one of claims 1-12" and insert --claim 1--.

Claim 17, line 1, delete "any one of claims 1-12" and insert --claim 1--.

Claim 18, line 1, delete "any one of claims 1-14" and insert --claim 1--.

Claim 19, lines 1 and 2, delete "any one of the preceding claims" and insert --claim 1--.

Claim 20, line 1, delete "any one of claims 1-18" and insert --claim 1--.

Please add the following new Claims 27 to 29:

--27.   A method as claimed in claim 2, characterised in that the transaction message is created off-line, i.e. not connected to the communications network that is used for the subsequent transmission of the transaction message.

28.   A method as claimed in claim 6, characterised in that information required for the transaction message is input with the aid of input means arranged on the smart card, the card preferably being a so-called advanced smart card.

29.   A method as claimed in claim 27, characterised in that the transaction message is created off-line.--